

**Information to identify the case:**

Debtor 1	<u>Steven Linfante</u>	Social Security number or ITIN	xxx-xx-1606
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Victoria Linfante</u>	Social Security number or ITIN	xxx-xx-0986
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-31360-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Linfante

Victoria Linfante

10/17/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven Linfante  
Victoria Linfante  
Debtors

Case No. 17-31360-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 17, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	#+ Steven Linfante, Victoria Linfante, 2 Birchtree Drive, Fairfield, NJ 07004-1814
aty	+ Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ U.S. Bank Trust, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
r	+ Vito Contuzzi, Century 21 - Wessex Realty, 435 Hollywood Avenue, Fairfield, NJ 07004-2406
517134024	+ STERN & EISENBERG, PC, 485B Route 1 South, Suite 330, Iselin, NJ 08830-3067
517134023	+ Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2022 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 17 2022 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 17 2022 20:52:00	Caliber Home Loans, 16745 W. Bernardo, Suite 300, San Diego, CA 92127-1908
cr	+ Email/Text: RASEBN@raslg.com	Oct 17 2022 20:51:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
517857915	+ Email/Text: LC-Bankruptcy-RF@loanare.net	Oct 17 2022 20:51:00	American Financial Resources, Inc., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517134012	+ EDI: BANKAMER.COM	Oct 18 2022 00:43:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517227621	EDI: BANKAMER.COM	Oct 18 2022 00:43:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
517134013	+ EDI: TSYS2	Oct 18 2022 00:43:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
518681975	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 17 2022 20:52:00	CSMC 2019-RPL9 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518681976	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 17 2022 20:52:00	CSMC 2019-RPL9 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, CSMC 2019-RPL9 Trust, Serviced by Select Portfolio Servicing,

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517134014	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 17 2022 20:52:00	Caliber Home Loans, In, 13801 Wireless Way, Oklahoma City, OK 73134-2500
517134015	+ EDI: CAPITALONE.COM	Oct 18 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517256121	EDI: CAPITALONE.COM	Oct 18 2022 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517134016	+ EDI: WFNNB.COM	Oct 18 2022 00:43:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517134017	+ EDI: WFNNB.COM	Oct 18 2022 00:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517134018	+ EDI: CITICORP.COM	Oct 18 2022 00:43:00	Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, Po Box 790040, St Louis, MO 63179-0040
517134019	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 17 2022 20:59:58	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517346492	Email/PDF: resurgentbknotifications@resurgent.com	Oct 17 2022 20:59:59	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517134020	+ EDI: NAVIENTFKASMSERV.COM	Oct 18 2022 00:43:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517134021	Email/Text: Bankruptcy.Notices@pnc.com	Oct 17 2022 20:51:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
517250286	EDI: PRA.COM	Oct 18 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Barnes & Noble, POB 41067, Norfolk VA 23541
517134022	Email/Text: collections@profcu.org	Oct 17 2022 20:51:00	Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110
517338515	EDI: Q3G.COM	Oct 18 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517134025	+ EDI: RMSC.COM	Oct 18 2022 00:43:00	Synsb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517137716	+ EDI: RMSC.COM	Oct 18 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517324026	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 17 2022 20:52:00	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, c/o Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 73134-2500
519570504	+ Email/Text: bkteam@selenefinance.com	Oct 17 2022 20:51:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546
519570505	+ Email/Text: bkteam@selenefinance.com	Oct 17 2022 20:51:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042, U.S. Bank Trust National Association, Selene Finance, LP 77042-4546
517244878	+ EDI: AIS.COM	Oct 18 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

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Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlab@raslg.com
Denise E. Carlon	on behalf of Creditor CSMC 2019-RPL9 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Scott D. Sherman	on behalf of Debtor Steven Linfante ssherman@minionsherman.com
Scott D. Sherman	on behalf of Joint Debtor Victoria Linfante ssherman@minionsherman.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust N.A. smncina@raslg.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@raslg.com
Steven P. Kelly	on behalf of Creditor U.S. Bank Trust N.A. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11